

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. Method of issuing virtual scratch cards in a wireless network, the method comprising:
 - retrieving a virtual scratch card from a token database;
 - sending said message to a consumer device in the wireless network issuing said virtual scratch card to a consumer; and
 - marking said virtual scratch card as issued in said token database.
2. The method of Claim 1, wherein said message is sent via a short message service.
3. The method of Claim 1, wherein said message is sent via a wireless application protocol.
4. The method of Claim 1, wherein said consumer device is a wireless phone.
5. The method of Claim 1, wherein said consumer device is a computing device.
6. The method of Claim 1, wherein said message is sent via e-mail.
7. The method of Claim 1, further comprising said consumer device forwarding said message to a second consumer device.
8. Method of redeeming a virtual scratch card in a wireless network, the method comprising:
 - authenticating a redemption request from a consumer device;
 - validating a virtual scratch card included in said redemption request;
 - crediting an account associated with said consumer device upon validation of said virtual scratch card; and
 - marking said virtual scratch card as a used token in a token database.

9. The method of Claim 8, wherein said redemption is sent via a short message service.

10. The method of Claim 8, wherein said redemption request is sent via a wireless application protocol.

11. The method of Claim 8, wherein said redemption message is sent via e-mail.

12. The method of Claim 8, wherein said consumer device is a wireless telephone.

13. The method of Claim 8, wherein said consumer device is a computing device.

14. The method of Claim 8, wherein said consumer device is a landline telephone.

15. Method of Claim 8, further comprising a second consumer device sending a message comprising said virtual scratch card to said consumer device.

16. A method of making change for a virtual scratch card in a wireless network environment, the method comprising:

- authenticating a change request from a consumer device;
- validating a first virtual scratch card included in said change request;
- retrieving a plurality of virtual scratch cards equivalent to a value of said first virtual scratch card;
- marking said first virtual scratch card as invalid; and
- sending said plurality of virtual scratch cards to said consumer device.

17. The method of Claim 16, wherein said change request is sent via a short message service.

18. The method of Claim 16, wherein said change request is sent via a wireless application protocol.

19. The method of Claim 16, wherein said change request is sent via e-mail.

20. The method of Claim 16, wherein said consumer device is a cellular telephone.

21. The method of Claim 16, wherein said consumer device is a computing device.

22. The method of Claim 16, further comprising a second consumer device sending a message comprising said virtual scratch card to said consumer device.

23. A computing device implemented system for performing the methods of Claims 1-7.

24. A computing device implemented system for performing the methods of Claims 8-15.

25. A computing device implemented system for performing the methods of Claims 16-22.

26. A computer readable medium containing computer executable instructions for performing the methods of Claims 1-7.

27. A computer readable medium containing computer executable instructions for performing the methods of Claims 8-15.

28. A computer readable medium containing computer executable instructions for performing the methods of Claims 16-22.